

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

VIRGINIA J MIERNIK
4040 LOS PADRES DR
NESBIT, MS 386519754



DEED OF RELEASE

CITIFINANCIAL MORTGAGE CORPORATION #:0003746738 "MIERNIK" Lender ID:11036/ESERVE De Soto, Mississippi PIF:
01/09/2007

KNOW ALL MEN BY THESE PRESENTS that Citimortgage, Inc., Successor In Interest By Merger To Citifinancial Mortgage Company, Inc. Successor In Interest by merger to Associates Home Equity Services, Inc. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: VIRGINIA JOYCE MIERNIK AND HUSBAND, JOSEPH L. MIERNIK
Original Beneficiary: ASSOCIATES HOME EQUITY SERVICES, INC.
Original Trustee: JAMES W. AMOS
Dated: 12/01/2000 Recorded on 12/11/2000 as in Book/Reel/Liber: 1271 Page/Folio: 0726 as Instrument No.: N/A
In the Records of the County Recorder of De Soto Mississippi

Property Address: 4040 LOS PADRES, NESBIT, MS 38632

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

Citimortgage, Inc., Successor In Interest By Merger To Citifinancial Mortgage Company, Inc. Successor In Interest by merger to Associates Home Equity Services, Inc.
On February 1st, 2007

By: 
KRISTINE E CARE, Vice-President

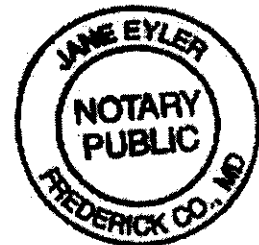


STATE OF Maryland
COUNTY OF Frederick

On February 1st, 2007, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared KRISTIN E CARE, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,


JANE EYLER
Notary Expires: 11/01/2009



 Prepared By: Mea (Iacramioara) Draghici, VERDUGO TRUSTEE SERVICE CORPORATION P.O. BOX 9443, DEPT. 1020/
CFMC, GAITHERSBURG, MD 20898-9443 800-283-7918